

## AMENDMENTS TO THE CLAIMS

1. Canceled.
2. (New) A method for purchasing a product from a seller computer using a virtual payment account, comprising:
  - receiving a request from a buyer computer to purchase said product from said seller computer using said virtual payment account;
  - in response to said purchase request, determining whether said buyer computer is associated with said virtual payment account;
  - in response to determining that said buyer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and
  - providing said product to a buyer associated with said buyer computer.
3. (New) The method of Claim 2, wherein determining whether said buyer computer is associated with said virtual payment account comprises:
  - transmitting an authentication request from said buyer computer to a commerce gateway;
  - determining at said commerce gateway whether said virtual payment account is associated with said buyer computer; and
  - transmitting an account identification container to said buyer computer in response to determining that said buyer computer is associated with a valid virtual payment account.
4. (New) The method of Claim 3, wherein determining at said commerce gateway whether said virtual payment account is associated with said buyer computer further comprises determining at said commerce gateway whether said virtual payment account is valid.
5. (New) The method of Claim 3, wherein said authentication request comprises a digital certificate.
6. (New) The method of Claim 5 further comprising retrieving said digital certificate from a secure token.
7. (New) The method of Claim 2, wherein determining whether said buyer computer is associated with said virtual payment account comprises:

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transmitting an alternate authentication request from said buyer computer to a commerce gateway;

sending an alternate authentication message from said commerce gateway to a buyer authentication device;

retrieving said alternate authentication message;

verifying said alternate authentication message with said commerce gateway; and

in response to verifying said alternate authentication message, determining that said buyer computer is associated with said virtual payment account.

8. (New) The method of Claim 2, wherein determining whether said buyer computer is associated with said virtual account comprises:

transmitting an alternate authentication request from said buyer computer to a commerce gateway;

initiating an alternate authentication dialog with said buyer computer; and

in response to said alternate authentication dialog, determining that said buyer computer is associated with said virtual payment account.

9. (New) The method of Claim 2, wherein applying a cost of said product to said virtual payment account comprises:

receiving said account identification container at said seller computer;

transmitting said account identification container and said cost of said product from said seller computer to said commerce gateway;

determining whether said virtual payment account may be charged for said cost of said product; and

in response to determining that said virtual payment account may be charged for said cost of said product, transmitting a valid transaction authorization from said commerce gateway to said seller computer.

10. (New) The method of Claim 2, wherein said virtual payment account comprises a main account and at least one sub-account.

11. (New) The method of Claim 10, wherein said sub-account is operative to accept charges from only a predetermined list of seller computers.

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12. (New) The method of Claim 10, wherein a spending limit may be set by said buyer for said sub-account.

13. (New) A method for purchasing a product from a seller computer comprising:  
receiving a request from a buyer computer to purchase said product from said seller computer using a virtual payment account;  
in response to said purchase request, determining that buyer computer will use an alternate payment mechanism;  
validating said alternate payment mechanism; and  
providing said product to a buyer associated with said buyer computer.

14. (New) A method for purchasing a product from a seller computer using a virtual payment account associated with a buyer computer, the method comprising:  
receiving a request from said buyer computer to purchase said product, said purchase request identifying said virtual payment account as a payment source for said product;  
in response to said purchase request, transmitting an authentication request from said buyer computer to a commerce gateway;  
determining at said commerce gateway whether said virtual payment account is associated with said buyer computer;  
transmitting an account identification container to said buyer computer in response to determining that said buyer computer is associated with a valid virtual payment account;  
transmitting said purchase request, including said account identification container, from said buyer computer to said seller computer;  
transmitting said purchase request from said seller computer to said commerce gateway;  
receiving said purchase request at said commerce gateway and determining whether said virtual payment account may be used to pay for said product;  
in response to determining that said virtual payment account may be used to pay for said product, transmitting a valid transaction authorization from said commerce gateway to said seller computer and said buyer computer;  
charging said virtual payment account for a cost associated with said product; and  
providing said product to a buyer associated with said buyer computer.

15. (New) The method of Claim 14, wherein said virtual payment account comprises a main account and at least one sub-account.

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16. (New) The method of Claim 15, wherein charging said virtual payment account for a cost associated with said product comprises charging said sub-account for a cost associated with said product.

17. (New) The method of Claim 16, further comprising:  
determining whether said sub-account is authorized to receive a charge from said seller computer; and  
charging said sub-account for a cost associated with said product in response to determining that said sub-account is authorized to receive said charge from said seller computer.

18. (New) The method of Claim 14, wherein said virtual payment account comprises a credit account.

19. (New) The method of Claim 14, wherein said virtual payment account comprises a pre-paid account.

20. (New) The method of Claim 14, wherein said authentication request comprises a digital certificate, and wherein said digital certificate is transmitted to said commerce gateway.

21. (New) The method of Claim 14, wherein determining whether said virtual payment account may be used to pay for said product comprises determining whether a spending limit has been exceeded.

22. (New) A method for creating a virtual payment account for a buyer which may be used to pay for products ordered over an internetwork, the method comprising:  
receiving application data from said buyer;  
determining a credit score for said buyer based upon said application data;  
determining whether said credit score exceeds a threshold credit score;  
in response to determining that said credit score exceeds said threshold credit score, establishing a virtual payment account associated with said buyer at a commerce gateway; and  
installing a digital certificate on a buyer computer associated with said buyer that uniquely identifies said buyer as the registered holder of said virtual payment account.

23. (New) The method of Claim 22, further comprising:

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in response to receiving application data from said buyer, determining an identify score for said buyer based upon said application data;  
determining whether said identify score exceeds a threshold identity score; and  
in response to determining that said identity score exceeds said threshold identity score, then proceeding to determining a credit score.

24. (New) The method of Claim 23, wherein determining an identity score for said buyer comprises:  
requesting identity information from an identity bureau based on said application data;  
receiving said identity information from said identity bureau; and  
combining said identity information with said application data to determine said identity score for said buyer.

25. (New) The method of Claim 23, wherein determining an identity score for said buyer comprises requesting said identity score from an identity bureau based on said application data.

26. (New) The method of Claim 22, further comprising generating a public key encryption pair having a private key and a public key.

27. (New) The method of Claim 26, wherein installing a digital certificate further comprises:  
transmitting said public key to said commerce gateway, said commerce gateway certifying said public key to generate said digital certificate; and  
receiving said digital certificate from said commerce gateway.

28. (New) The method of Claim 22, wherein installing a digital certificate further comprises storing said certificate on a secure token.

29. (New) The method of Claim 22, further comprising, in response to determining that said credit score does not exceed said threshold credit score, establishing a prepaid virtual payment account associated with said buyer at said commerce gateway.

30. (New) The method of Claim 22, wherein determining a credit score for said buyer comprises:

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requesting credit information for said buyer from a credit bureau based on said application data;  
receiving said credit information from said credit bureau; and  
combining said credit information with said application data to determine said credit score for said buyer.

31. (New) The method of Claim 22, wherein said buyer comprises a business.

32. (New) The method of Claim 22, wherein reward points associated with said virtual payment account may accrue based upon a volume of purchases charged to said virtual payment account.

33. (New) The method of Claim 22, wherein said virtual payment account comprises a main account and at least one sub-account created by said buyer.

34. (New) The method of Claim 33, wherein said buyer may set spending limits for said sub-account.

35. (New) The method of Claim 33, wherein said sub-account may be associated with a second buyer.

36. (New) The method of Claim 33, wherein said sub-account may be configured by said buyer to accept charges only from a predetermined list of sellers.

37. (New) A method for settling at least one virtual payment account transaction, the method comprising:

receiving at least one settlement transaction request from a seller computer;  
determining that said at least one settlement transaction request is permissible;  
in response to determining that said at least one settlement transaction request is permissible, processing said at least one settlement transaction request; and  
in response to processing said at least one transaction request, adjusting a seller account associated with said seller computer.

38. (New) The method of Claim 37, wherein said at least one settlement transaction request is substantially contemporaneous with at least one associated purchase transaction.

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39. (New) The method of Claim 37, wherein said at least one settlement transaction request is delayed for a predetermined period of time after at least one associated purchase transaction.

40. (New) A method for refunding a purchase transaction to a virtual payment account, the method comprising:  
receiving a refund request from an administrative computer;  
in response to said refund request, determining that said refund is permissible;  
in response to determining that said refund is permissible, processing said refund request;  
and  
adjusting said virtual payment account in response to the processed refund request.

41. (New) A method for generating a report comprising:  
receiving a report request from a seller computer using a virtual payment account;  
in response to said report request, determining whether said seller computer is associated with said virtual payment account;  
in response to determining that said seller computer is associated with said virtual payment account, generating a report; and  
transmitting said report to said seller computer.

42. (New) The method of Claim 41, wherein determining whether said seller computer is associated with said virtual payment account comprises:  
transmitting an authentication request comprising a digital certificate from said seller computer to a commerce gateway;  
determining at said commerce gateway whether said virtual payment account is valid;  
determining at said commerce gateway whether said virtual payment account is associated with said seller computer; and  
transmitting an account identification container comprising said digital certificate to said seller computer in response to determining that said seller computer is associated with a valid virtual payment account.

43. (New) A system for purchasing a product, comprising:  
a buyer computer operative to purchase a product using a virtual payment account;

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a seller computer operative to receive a request from said buyer computer to purchase said product from said seller computer using said virtual payment account;

in response to said purchase request, determining whether said buyer computer is associated with said virtual payment account;

in response to determining that said buyer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and providing said product to a buyer associated with said buyer computer.

44. (New) The system of Claim 43, further comprising:

a secure token associated with said buyer computer; and

said seller computer is further operative to:

determine whether said buyer computer is associated with said virtual payment account by retrieving a digital certificate from said secure token; and

transmit an authentication request including said digital certificate to a commerce gateway; and

said commerce gateway is operative to:

determine whether said virtual payment account is valid;

determine whether said virtual payment account is associated with said buyer computer; and

transmit an account identification container to said buyer computer in response to determining that said buyer computer is associated with a valid virtual payment account.

45. (New) The system of Claim 43, further comprising:

a commerce gateway operative to determine whether said buyer computer is associated with said virtual payment account by receiving an alternate authentication request from said buyer computer;

sending an alternate authentication message from said commerce gateway to a buyer authentication device;

receiving a verification request comprising said alternate authentication message;

verifying said alternate authentication message with said commerce gateway; and

in response to verifying said alternate authentication message, determining that said buyer computer is associated with said virtual payment account.

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46. (New) The system of Claim 43, further comprising a commerce gateway operative to:

- apply a cost of said product to said virtual payment account,
- receive an account identification container associated with said virtual payment account and said cost of said product from said seller computer;
- determine whether said virtual payment account may be charged for said cost of said product; and

- in response to determining that said virtual payment account may be charged for said cost of said product, transmit a valid transaction authorization from said commerce gateway to said seller computer.

47. (New) A system for purchasing a product, comprising:

- a buyer computer operative to purchase a product using a virtual payment account;
- a seller computer operative to:
  - receive a request from said buyer computer to purchase said product, said purchase request identifying said virtual payment account as a payment source for said product; and
- a commerce gateway operative to:

- receive an authentication request from said buyer computer;

- determine whether said virtual payment account is associated with said buyer

computer;

- transmit an account identification container to said buyer computer in response to

- determining that said buyer computer is associated with a valid virtual payment account;

- receive a processed purchase request from said seller computer;

- determine whether said virtual payment account may be used to pay for said

product;

- in response to determining that said virtual payment account may be used to pay

- for said product, transmit a valid transaction authorization to said seller computer; and

- charging said virtual payment account for a cost associated with said product.

48. (New) A system for creating a virtual payment account for a buyer, the system comprising:

- a commerce gateway operative to:

- receive application data from said buyer;

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determine a credit score for said buyer based upon said application data;  
determine whether said credit score exceeds a threshold credit score;  
in response to determining that said credit score exceeds said threshold credit score, establish a virtual payment account associated with said buyer; and  
install a digital certificate on a buyer computer associated with said buyer that uniquely identifies said buyer as the registered holder of said virtual payment account.

49. (New) The system of Claim 48, wherein said commerce gateway is further operative to:

in response to receiving said application data from said buyer, determine an identify score for said buyer based upon said application data;  
determine whether said identify score exceed a threshold identity score; and  
in response to determining that said identity score exceeds said threshold identity score, then proceeding to determine a credit score.

50. (New) The system of Claim 48, wherein said buyer computer is further operative to install a digital certificate by generating a public key encryption pair having a private key and a public key; and

transmit said public key to said commerce gateway; and wherein said commerce gateway is further operative to certify said public key to generate said digital certificate and transmit said digital certificate to said buyer computer for storage.

51. (New) A system for settling at a virtual payment account transaction, comprising:  
a commerce gate way operative to:  
receive a settlement transaction request from a seller computer;  
determine whether said settlement transaction request is permissible;  
in response to determining that said at least one settlement transaction request is permissible, process said at least one settlement transaction request; and  
in response to processing said at least one transaction request, adjust a seller account associated with said seller computer.

52. (New) A computer-readable medium having an executable component for purchasing a product from a seller computer using a virtual payment account, wherein the executable component purchases a product by:

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receiving a request from a buyer computer to purchase said product from said seller computer using said virtual payment account;

in response to said purchase request, determining whether said buyer computer is associated with said virtual payment account;

in response to determining that said buyer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and providing said product to a buyer associated with said buyer computer.

53. (New) The computer-readable medium of Claim 52, wherein the executable component purchases a product by further determining whether said buyer computer is associated with said virtual payment account comprises:

retrieving a digital certificate from said secure token;

transmitting an authentication request including said digital certificate from said buyer computer to a commerce gateway;

determining at said commerce gateway whether said virtual payment account is valid;

determining at said commerce gateway whether said virtual payment account is associated with said buyer computer; and

transmitting an account identification container to said buyer computer in response to determining that said buyer computer is associated with a valid virtual payment account.

54. (New) The computer-readable medium of Claim 52, wherein the executable component purchases a product by further determining whether said buyer computer is associated with said virtual payment account comprises:

transmitting an alternate authentication request from said buyer computer to a commerce gateway;

sending an alternate authentication message from said commerce gateway to a buyer authentication device;

retrieving said alternate authentication message;

verifying said alternate authentication message with said commerce gateway; and

in response to verifying said alternate authentication message, determining that said buyer computer is associated with said virtual payment account.

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55. (New) The computer-readable medium of Claim 52, wherein the executable component purchases a product by further applying a cost of said product to said virtual payment account comprises:

- receiving said account identification container at said seller computer;
- transmitting said account identification container and said cost of said product from said seller computer to said commerce gateway;
- determining whether said virtual payment account may be charged for said cost of said product; and
- in response to determining that said virtual payment account may be charged for said cost of said product, transmitting a valid transaction authorization from said commerce gateway to said seller computer.

56. (New) A computer-readable medium having an executable component for purchasing a product from a seller computer using a virtual payment account associated with a buyer computer, wherein the executable component purchases a product by:

- receiving a request from said buyer computer to purchase said product, said purchase request identifying said virtual payment account as a payment source for said product;
- in response to said purchase request, transmitting an authentication request from said buyer computer to a commerce gateway;
- determining at said commerce gateway whether said virtual payment account is associated with said buyer computer;
- transmitting an account identification container to said buyer computer in response to determining that said buyer computer is associated with a valid virtual payment account;
- transmitting said purchase request including said account identification container from said buyer computer to said seller computer;
- transmitting said purchase request from said seller computer to said commerce gateway;
- receiving said purchase request at said commerce gateway and determining whether said virtual payment account may be used to pay for said product;
- in response to determining that said virtual payment account may be used to pay for said product, transmitting a valid transaction authorization from said commerce gateway to said seller computer and said buyer computer;
- charging said virtual payment account for a cost associated with said product; and
- providing said product to a buyer associated with said buyer computer.

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57. (New) A computer-readable medium having an executable component for creating a virtual payment account for a buyer which may be used to pay for products ordered over an internetwork, wherein the executable component creates a virtual payment account by:

- receiving application data from said buyer;
- determining a credit score for said buyer based upon said application data;
- determining whether said credit score exceeds a threshold credit score;
- in response to determining that said credit score exceeds said threshold credit score, establishing a virtual payment account associated with said buyer at a commerce gateway; and
- installing a digital certificate on a buyer computer associated with said buyer that uniquely identifies said buyer as the registered holder of said virtual payment account.

58. (New) The computer-readable medium of Claim 57, wherein the executable component creates a virtual payment account by further receiving application data from said buyer and in response, determining an identify score for said buyer based upon said application data; determining whether said identify score exceeds a threshold identity score; and

- in response to determining that said identity score exceeds said threshold identity score, then proceeding to determining a credit score.

59. (New) A computer-readable medium having an executable component for settling at least one virtual payment account transaction, wherein the executable component settles at least one virtual payment account by:

- receiving at least one settlement transaction request from a seller computer;
- determining that said at least one settlement transaction request is permissible;
- in response to determining that said at least one settlement transaction request is permissible, processing said at least one settlement transaction request; and
- in response to processing said at least one transaction request, adjust a seller account associated with said seller computer.

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